

**Office of the Health Insurance Commissioner
2012 Health Plan Rate Factor Review Template: Submissions for Small Group**

	Blue Cross and Blue Shield of RI						UnitedHealthCare of NE						Tufts Health Plans						
	2010 req.	2010 apprvd for q3/q4	2011 req	2011 apprvd	2012 req	2012 apprvd	2010 req.	2010 apprvd for q3/q4	2011 req	2011 apprvd	2012 req	2012 apprvd	2010 req.	2010 apprvd for q3/q4	2011 req	2011 apprvd	2012 req	2012 apprvd	
Category: Hospital Inpatient																			
Annual Rate of Price Inflation (%)	8.5	-	7.3	6.8	5.7		10.0	-	8.4	-	8.0		7.4	7.5	7.6	7.6	5.1		
Annual Rate of Utilization & Other Items Inflation (%)	1.0	-	1.0	1.0	0.4		3.9	-	2.3	-	2.8		1.3	3.5	4.3	2.0	3.0		
<i>Composite Inflation Rate (%)</i>	9.6	7.5	8.4	7.9	6.1	6.1	14.3	10.0	10.9	8.4	11.1	8.3	8.8	11.2	12.2	9.7	8.3	8.3	
Category: Hospital Outpatient																			
Annual Rate of Price Inflation (%)	7.9	-	6.8	6.3	5.3		7.8	-	6.8	-	6.5		7.5	7.1	7.2	7.2	5.0		
Annual Rate of Utilization & Other Items Inflation (%)	5.3	-	5.2	5.2	4.2		3.7	-	6.3	-	6.5		4.2	3.8	3.8	3.8	3.4		
<i>Composite Inflation Rate (%)</i>	13.6	9.9	12.4	11.8	9.8	9.8	11.8	10.7	13.5	12.4	13.5	9.8	12.0	11.1	11.2	11.2	8.6	8.6	
Category: Pharmacy																			
Annual Rate of Price Inflation (%)	--	-	-	-	-	3.6		4.8	-	5.4	-	4.8		7.3	5.7	6.6	6.6	4.9	
Annual Rate of Utilization & Other Items Inflation (%)	--	-	-	-	-	8.1		4.9		4.8	-	5.7		2.6	3.1	2.3	2.3	1.9	
<i>Composite Inflation Rate (%)</i>	11.5	11.0	10.6	10.6	12.1	12.1	9.9	9.9	10.5	10.6	11.0	11.0	10.1	9.0	9.1	9.1	6.9	6.9	
Category: Primary Care																			
Annual Rate of Price Inflation (%)	19.3	-	8.1	8.1	9.4		3.8	-	4.7	-	5.8		6.7	6.2	5.9	5.9	4.8		

Annual Rate of Utilization & Other Items Inflation (%)	3.5	-	4.9	4.9	3.9		5.0	-	5.8	-	6.4		1.3	4.0	3.0	3.0	3.0
Composite Inflation Rate (%)	23.5	19.3	13.4	13.4	13.7	13.7	9.0	19.3	10.8	13.4	12.8	12.8	8.1	10.5	9.0	9.0	7.9
Category: All Other Medical Care																	
Annual Rate of Price Inflation (%)	3.0	-	2.6	2.6	2.5		3.8	-	4.7	-	5.8		6.7	6.2	5.9	5.9	3.9
Annual Rate of Utilization & Other Items Inflation (%)	3.5	-	4.9	4.9	3.9		5.0	-	5.8	-	6.4		1.3	4.0	3.0	3.0	3.4
Composite Inflation Rate (%)	6.5	6.1	7.7	7.7	6.6	6.6	9.0	7.6	10.8	7.7	12.8	9.5	8.1	10.5	9.0	9.0	7.4
Projected Portion of Premium for Administrative Costs	17.6	14.0	13.5	12.7	14.6	12.1	16.9	16.9	11.5	11.7	13.3	13.1	13.0	13.0	14.0	13.5	13.5
Projected Portion of Premium for Reserves and Profit	2.3	2.0	3.0	2.3	3.3	3.3	1.0	1.0	3.1	1.0	2.5	1.0	-	-	-	-	-
Estimated overall avg. premium increase before demographic and benefit changes (2)	13.9	9.8	12.4	9.8	10.5	8.0	10.6	6.3	15.5	12.3	18.0	10.6	9.7	9.5	12.2	11.0	4.8

Notes:

1. Annual rate of utilization inflation also includes amounts if identified separately for mix of services, demographic change and benefit leveraging.
2. Will not be straight average of above factors because of implementation methodologies.

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	Blue Cross and Blue Shield of RI						UnitedHealthCare of NE						Tufts Health Plans					
	2010 req.	2010 apprvd for q3/q4	2011 req.	2011 apprvd	2012 req.	2012 apprvd	2010 req.	2010 apprvd for q3/q4	2011 req.	2011 apprvd	2012 req.	2012 apprvd	2010 req.	2010 apprvd for q3/q4	2011 req.	2011 apprvd	2012 req.	2012 recommd
Category: Hospital Inpatient																		
Annual Rate of Price Inflation (%)	8.5		7.3	6.8	5.7		10.0		8.4		8.0		7.4	7.5	7.6	7.6	5.1	
Annual Rate of Utilization & Other Items Inflation (%)	1.0		1.0	1.0	0.7		5.6		3.5		3.3		1.3	3.5	4.3	2.0	3.0	
<i>Composite Inflation Rate (%)</i>	9.6	7.5	8.4	7.9	6.4	6.4	16.3	9.5	12.2	12.2	11.7	8.3	8.8	11.2	12.2	9.7	8.3	8.3
Category: Hospital Outpatient																		
Annual Rate of Price Inflation (%)	7.8		6.8	6.3	5.3		7.8		6.8		6.5		7.5	7.1	7.2	7.2	5.0	
Annual Rate of Utilization & Other Items Inflation (%)	5.3		5.2	5.2	4.5		5.5		7.5		7.0		4.2	3.8	3.8	3.8	3.4	
<i>Composite Inflation Rate (%)</i>	13.6	9.9	12.4	11.8	10.1	10.1	13.8	10.5	14.8	12.2	14.2	10.1	12.0	11.1	11.2	11.2	8.6	8.6
Category: Pharmacy																		
Annual Rate of Price Inflation (%)	--				3.6		4.8		5.4		4.8		7.3	5.7	6.6	6.6	4.9	
Annual Rate of Utilization & Other Items Inflation (%)	--		-		7.3		6.6		5.7		6.4		2.6	3.1	2.3	2.3	1.9	
<i>Composite Inflation Rate (%)</i>	10.8	11.0	10.1	10.1	11.2	11.2	11.9	10.8	11.4	11.4	11.6	11.2	10.1	9.0	9.1	9.1	6.9	6.9
Category: Primary Care																		
Annual Rate of Price Inflation (%)	19.3		8.1	8.1	9.4		3.8		4.7		5.8		6.7	6.2	5.9	5.9	4.8	
Annual Rate of Utilization & Other Items Inflation (%)	3.5		4.9	4.9	4.2		6.7		7.1		7.1		1.3	4.0	3.0	3.0	3.0	

Office of the Health Insurance Commissioner
2012 Health Plan Rate Factor Review Template: Submissions for Large Group

	Blue Cross and Blue Shield of RI						UnitedHealthCare of NE						Tufts Health Plans						
	2010 req.	2010 apprvd for q3/q4	2011 req	2011 apprvd	2012 req	2012 apprvd	2010 req.	2010 apprvd for q3/q4	2011 req	2011 apprvd	2012 req	2012 apprvd	2010 req.	2010 apprvd for q3/q4	2011 req	2011 apprvd	2012 req	2012 apprvd	2012 recommd
<i>Composite Inflation Rate (%)</i>	23.5	19.3	13.4	13.4	14.0	14.0	10.9	19.3	12.1	13.4	13.5	13.5	8.1	10.5	#REF!	#REF!	7.9	7.9	
Category: All Other Medical Care																			
Annual Rate of Price Inflation (%)	3.0		2.6	2.6	2.5		3.8		4.7		5.8		5.8	3.9	3.4	3.4	3.9		
Annual Rate of Utilization & Other Items Inflation (%)	3.5		4.9	4.9	4.2		6.7		7.1		7.1		2.7	4.2	5.0	5.0	3.4		
<i>Composite Inflation Rate (%)</i>	6.6	6.1	7.7	7.7	6.8	6.8	10.9	7.6	12.1	12.1	13.5	10.1	8.7	8.3	8.6	8.6	7.4	7.4	
Projected Portion of Premium for Administrative Costs	15.1	12.0	11.5	10.9	12.7	12.0	15.9	15.9	12.0	13.5	12.8	12.3	13.0	13.0	13.5	13.0	13.0	13.0	
Projected Portion of Premium for Reserves and Profit	3.3	2.0	3.3	2.3	3.3	3.3	1.0	1.0	5.0	1.0	2.2	1.0	-	-	-	-	-	-	
Estimated Overall avg-premium increase before demographic and benefit changes (2)	16.3	9.9	13.4	9.8	10.5	9.6	11.6	6.0	11.7	8.4	20.1	10.0	9.7	9.3	11.6	10.2	4.8	4.8	

Notes:

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